

**From:** Kenneth Lorenzo

**Subject:** Study on Credit Bureaus Handling of Disputes

Date: Sep 12, 2004

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Proposal: Notice of Study and Request for  
Information - Fair and Accurate Credit Transactions of 2003 (FACT Act)  
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Comments:

@@@There must be tougher penalties for the Credit Reporting Agencies enforcing the FCRA. Reporting agencies are continuously not truly verifying disputes.

Also stricter policies need to be addressed towards collection agencies.  
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